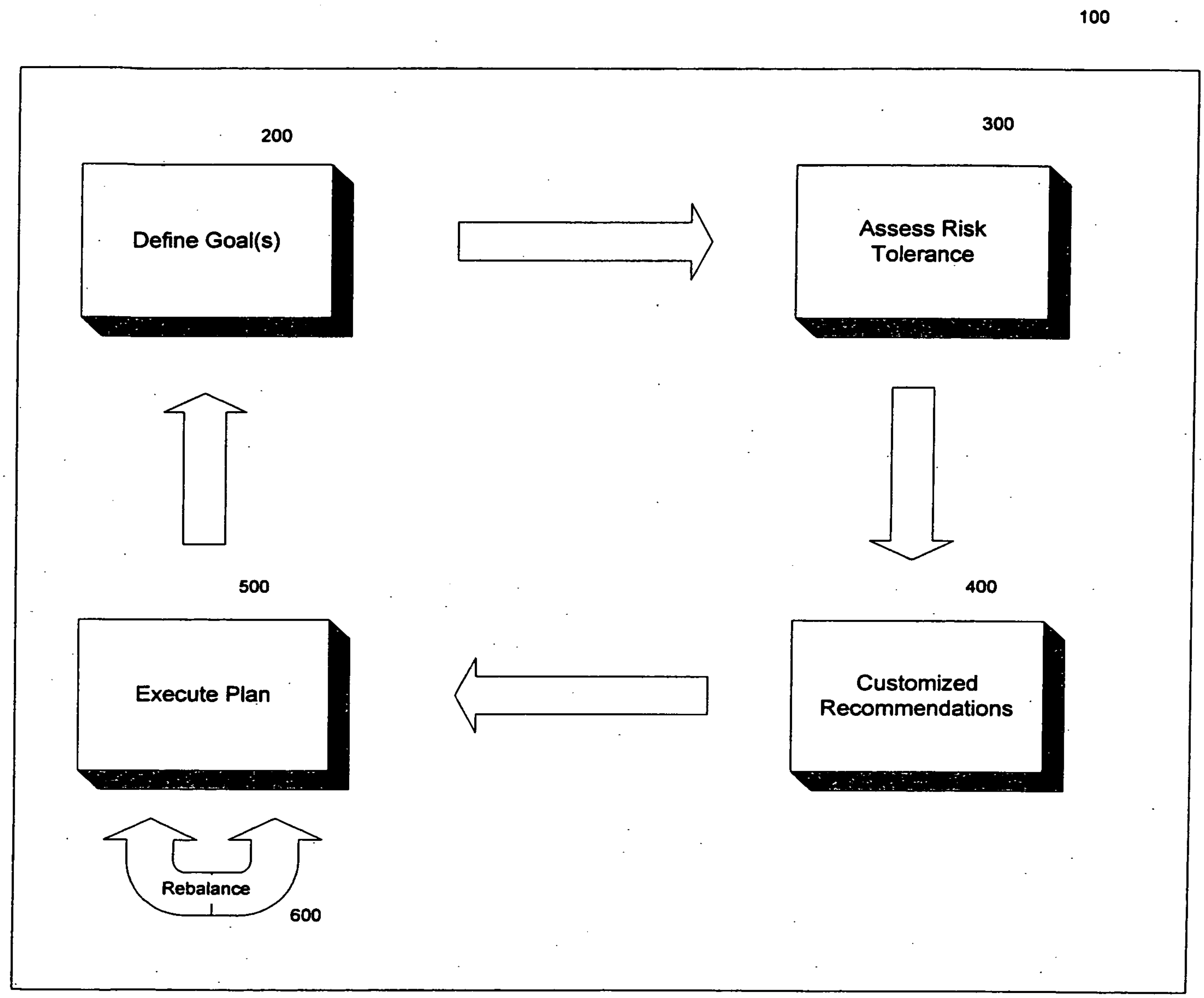
Fig. 1


100
200
Define Goal(s)
300
Assess Risk Tolerance
400
Customized Recommendations
500
Execute Plan
Rebalance
600

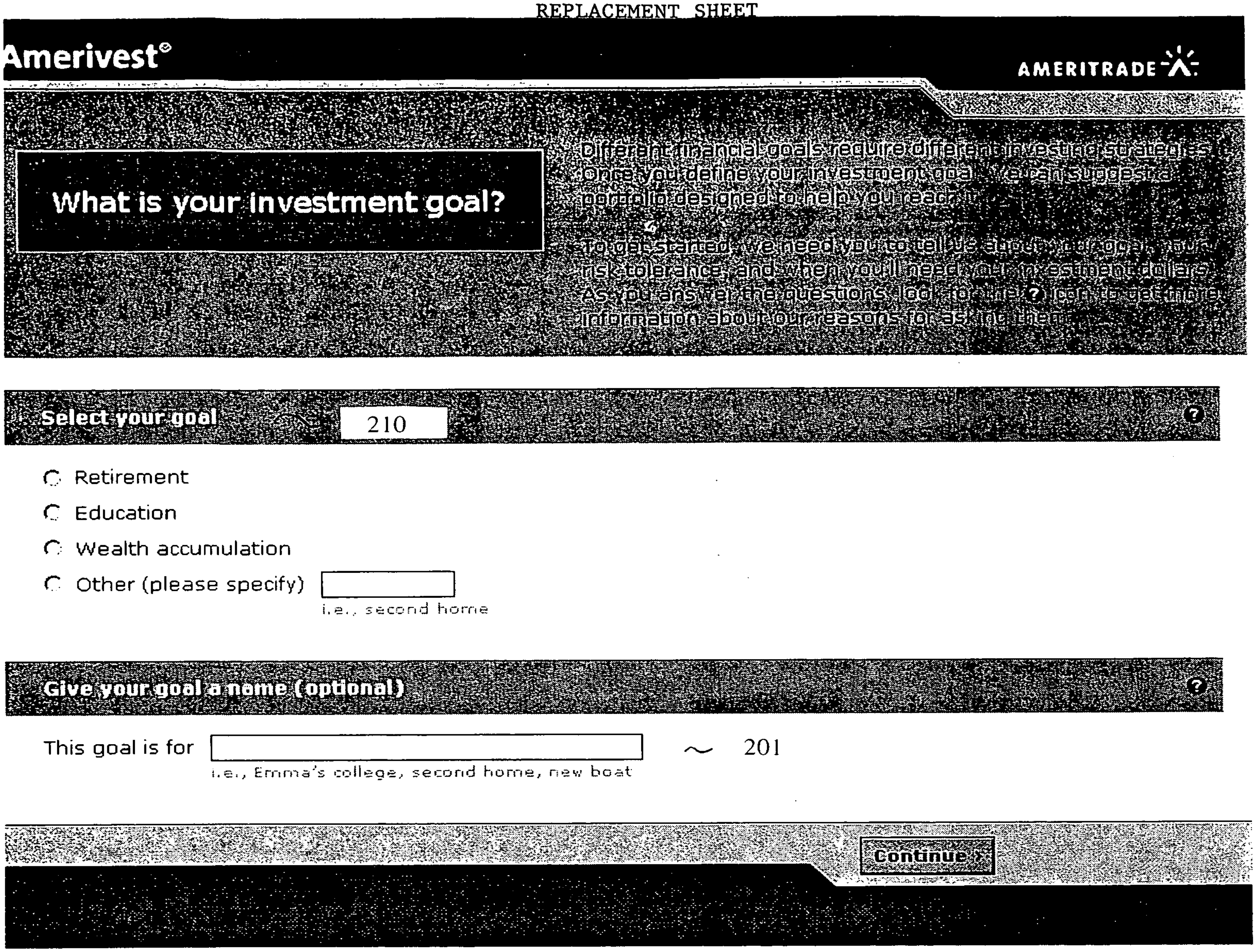
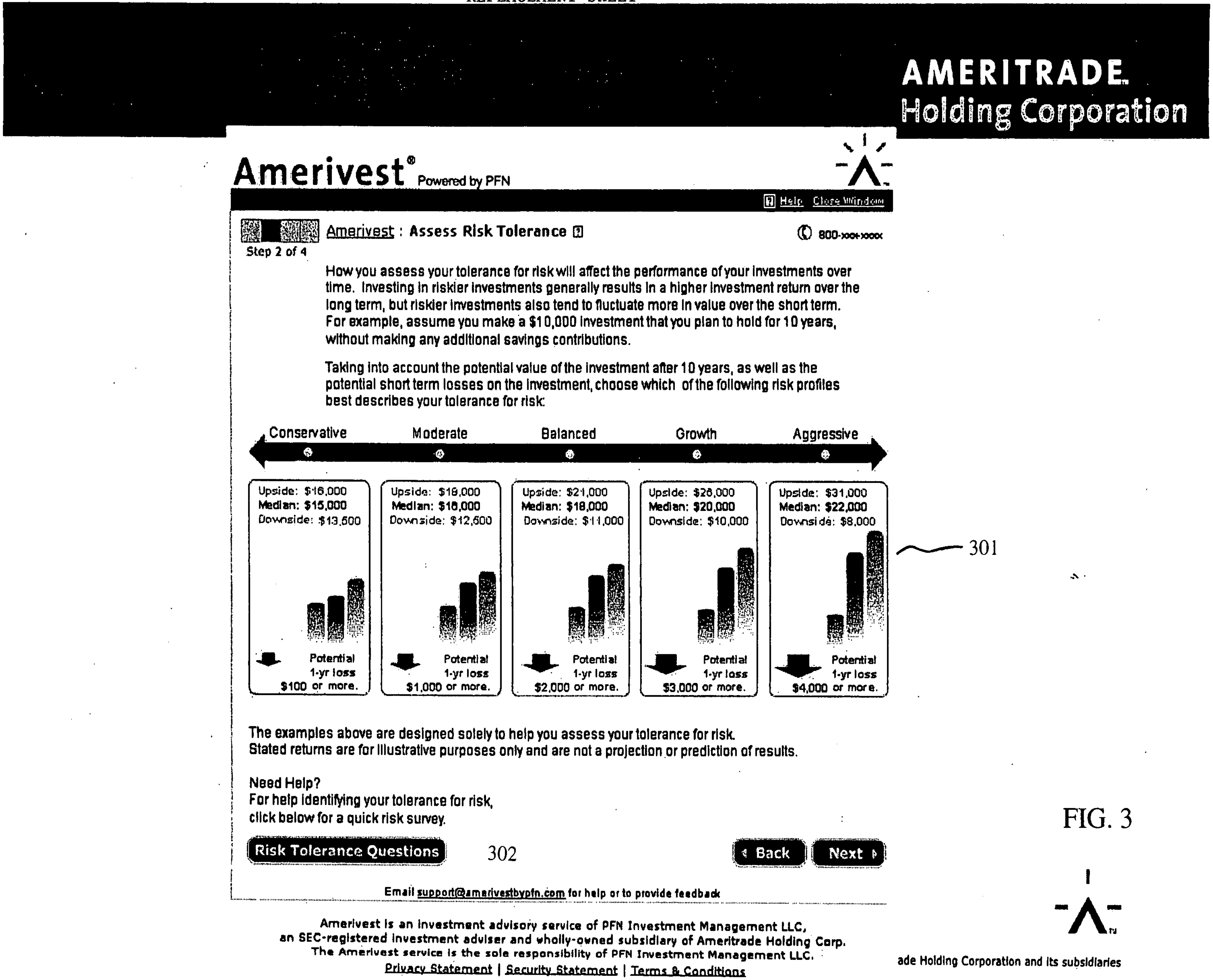

Amerivest
AMERITRADE
What is your investment goal?
Different financial goals require different investing strategies. Once you define your investment goal, we can suggest a portfolio designed to help you reach it.
To get started, we need you to tell us about your goal, your risk tolerance, and when you'll need your investment dollars. As you answer the questions, look for the ? icon to get more information about our reasons for asking them.
Select your goal
210
Retirement
Education
Wealth accumulation
Other (please specify)
i.e., second home
Give your goal a name (optional)
This goal is for
201
i.e., Emma's college, second home, new boat
Continue ›

FIG. 2


AMERITRADE
Holding Corporation
Amerivest® Powered by PFN
Help Close Window
Amerivest : Assess Risk Tolerance
800-xxx-xxxx
Step 2 of 4
How you assess your tolerance for risk will affect the performance of your investments over time. Investing in riskier investments generally results in a higher investment return over the long term, but riskier investments also tend to fluctuate more in value over the short term. For example, assume you make a $10,000 investment that you plan to hold for 10 years, without making any additional savings contributions.
Taking into account the potential value of the investment after 10 years, as well as the potential short term losses on the investment, choose which of the following risk profiles best describes your tolerance for risk:
Conservative
Moderate
Balanced
Growth
Aggressive
Upside: $16,000 Median: $15,000 Downside: $13,500
Potential 1-yr loss $100 or more.
Upside: $19,000 Median: $16,000 Downside: $12,500
Potential 1-yr loss $1,000 or more.
Upside: $21,000 Median: $18,000 Downside: $11,000
Potential 1-yr loss $2,000 or more.
Upside: $26,000 Median: $20,000 Downside: $10,000
Potential 1-yr loss $3,000 or more.
Upside: $31,000 Median: $22,000 Downside: $8,000
Potential 1-yr loss $4,000 or more.
301
The examples above are designed solely to help you assess your tolerance for risk.
Stated returns are for illustrative purposes only and are not a projection or prediction of results.
Need Help?
For help identifying your tolerance for risk, click below for a quick risk survey.
Risk Tolerance Questions
302
Back
Next
Email support@amerivestbypfn.com for help or to provide feedback
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The Amerivest service is the sole responsibility of PFN Investment Management LLC.
Privacy Statement | Security Statement | Terms & Conditions
ade Holding Corporation and its subsidiaries

FIG. 3

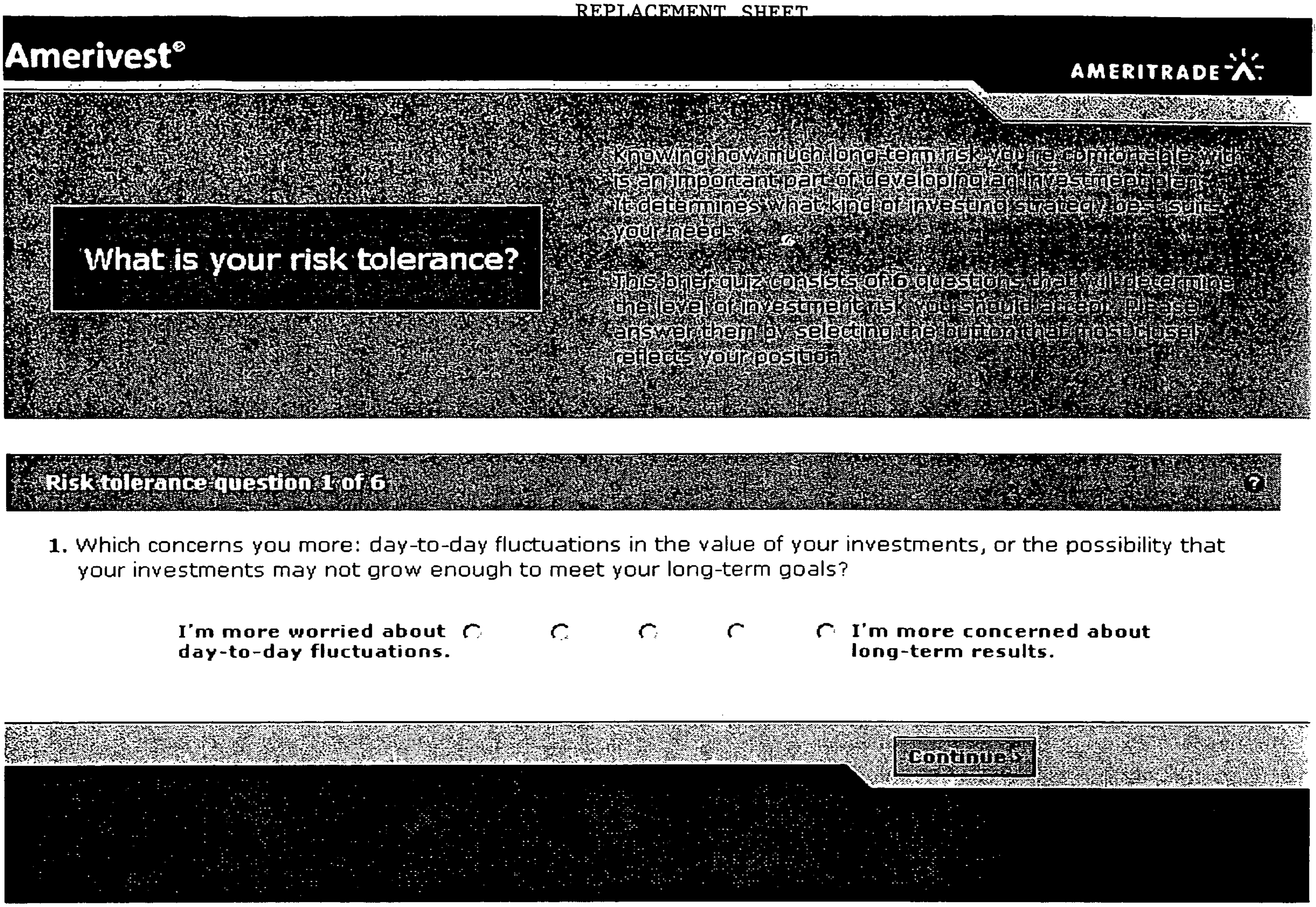
Amerivest®
AMERITRADE
What is your risk tolerance?
Knowing how much long-term risk you're comfortable with is an important part of developing an investment plan. It determines what kind of investing strategy best suits your needs.
This brief quiz consists of 6 questions that will determine the level of investment risk you should accept. Please answer them by selecting the button that most closely reflects your position.
Risk tolerance question 1 of 6
?
1. Which concerns you more: day-to-day fluctuations in the value of your investments, or the possibility that your investments may not grow enough to meet your long-term goals?
I'm more worried about day-to-day fluctuations.
I'm more concerned about long-term results.
Continue

FIG. 4A

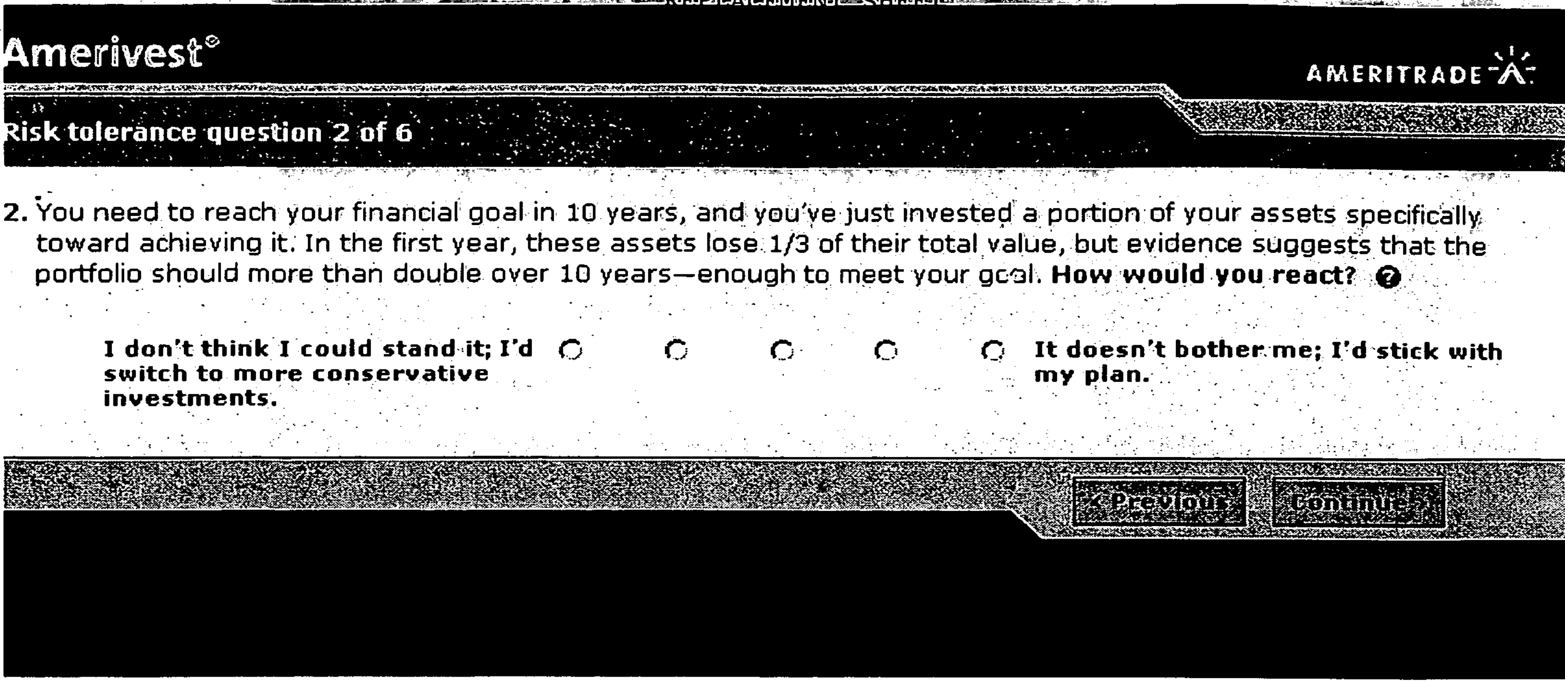
Amerivest®
AMERITRADE
Risk tolerance question 2 of 6
2. You need to reach your financial goal in 10 years, and you've just invested a portion of your assets specifically toward achieving it. In the first year, these assets lose 1/3 of their total value, but evidence suggests that the portfolio should more than double over 10 years—enough to meet your goal. How would you react?
I don't think I could stand it; I'd switch to more conservative investments.
It doesn't bother me; I'd stick with my plan.
< Previous
Continue >

FIG. 4B

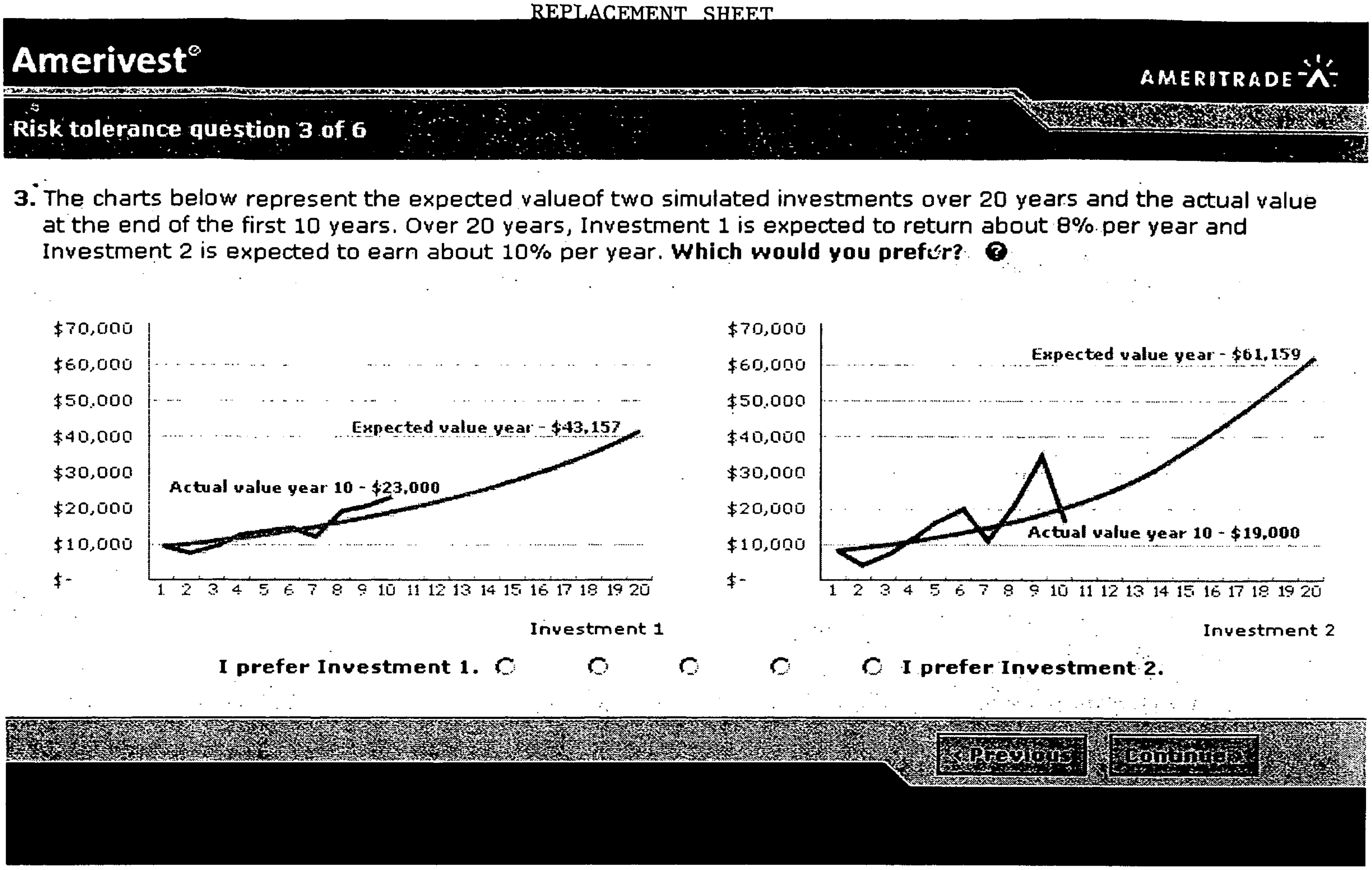
Amerivest
AMERITRADE
Risk tolerance question 3 of 6
3. The charts below represent the expected valueof two simulated investments over 20 years and the actual value at the end of the first 10 years. Over 20 years, Investment 1 is expected to return about 8% per year and Investment 2 is expected to earn about 10% per year. Which would you prefer?
$70,000
$60,000
$50,000
$40,000
$30,000
$20,000
$10,000
$-
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20
Expected value year - $43,157
Actual value year 10 - $23,000
Investment 1
Expected value year - $61,159
Actual value year 10 - $19,000
Investment 2
I prefer Investment 1.
I prefer Investment 2.
< Previous
Continue >

FIG. 4C

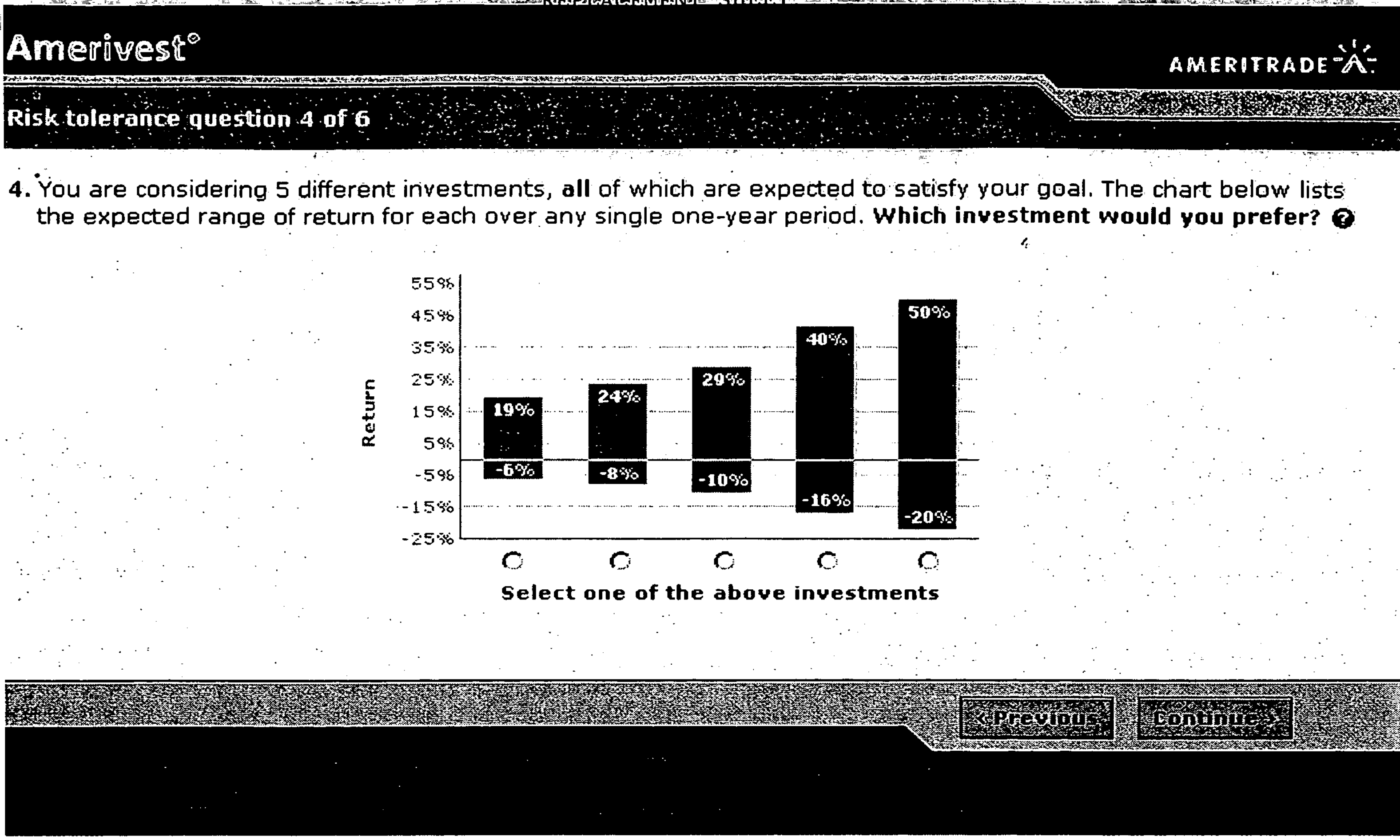
Amerivest®
AMERITRADE
Risk tolerance question 4 of 6
4. You are considering 5 different investments, all of which are expected to satisfy your goal. The chart below lists the expected range of return for each over any single one-year period. Which investment would you prefer?
55%
45%
35%
25%
15%
5%
-5%
-15%
-25%
Return
19%
-6%
24%
-8%
29%
-10%
40%
-16%
50%
-20%
Select one of the above investments
< Previous
Continue >

FIG. 4D

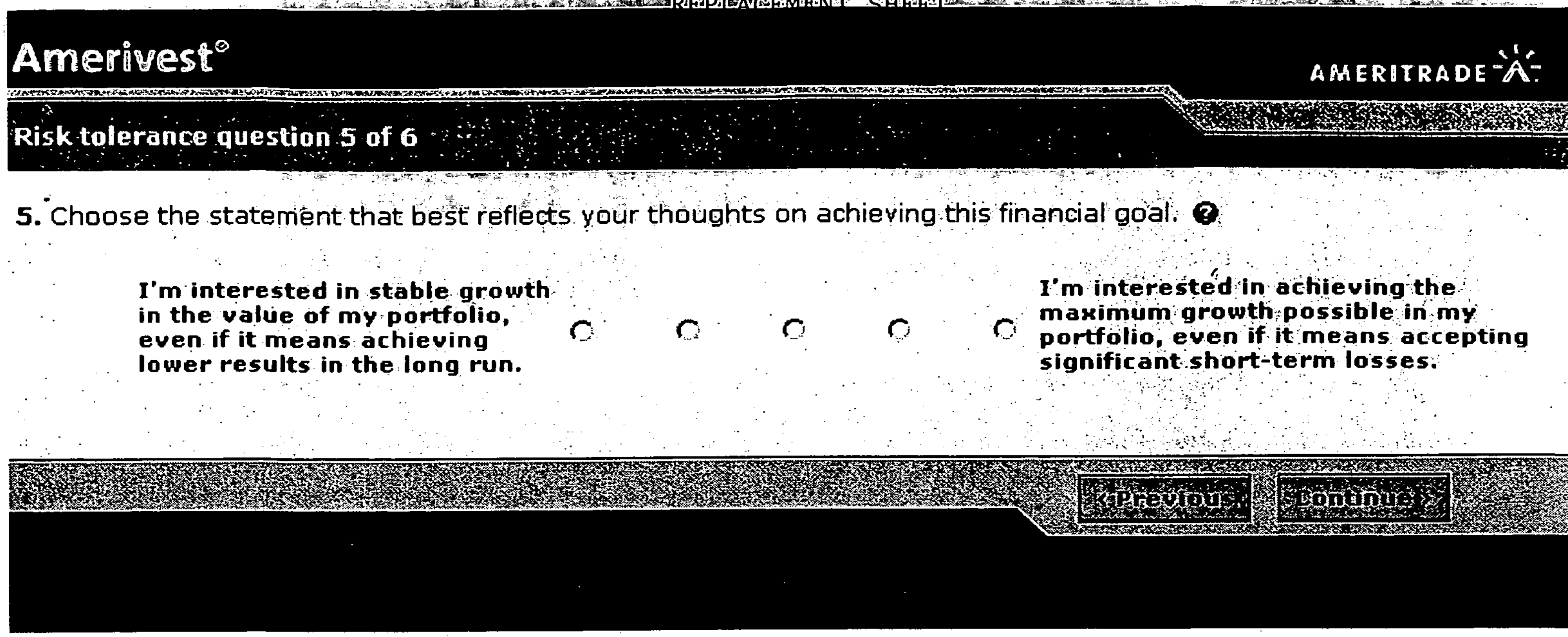
Amerivest®
AMERITRADE
Risk tolerance question 5 of 6
5. Choose the statement that best reflects your thoughts on achieving this financial goal.
I'm interested in stable growth in the value of my portfolio, even if it means achieving lower results in the long run.
I'm interested in achieving the maximum growth possible in my portfolio, even if it means accepting significant short-term losses.
< Previous
Continue >

FIG. 4E

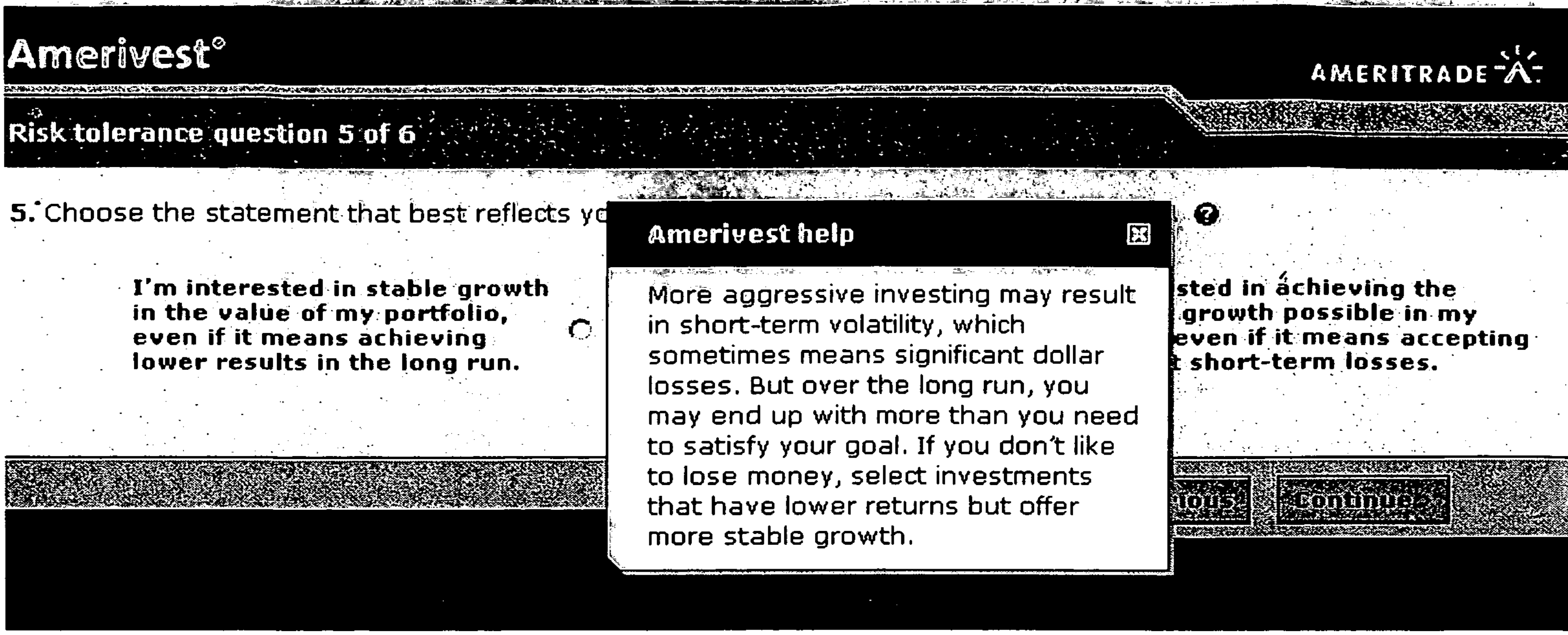
Amerivest®
AMERITRADE
Risk tolerance question 5 of 6
5. Choose the statement that best reflects yo
Amerivest help
More aggressive investing may result in short-term volatility, which sometimes means significant dollar losses. But over the long run, you may end up with more than you need to satisfy your goal. If you don't like to lose money, select investments that have lower returns but offer more stable growth.
I'm interested in stable growth in the value of my portfolio, even if it means achieving lower results in the long run.
sted in achieving the growth possible in my even if it means accepting short-term losses.
ious
Continue

FIG. 4F

REPLACEMENT SHEET

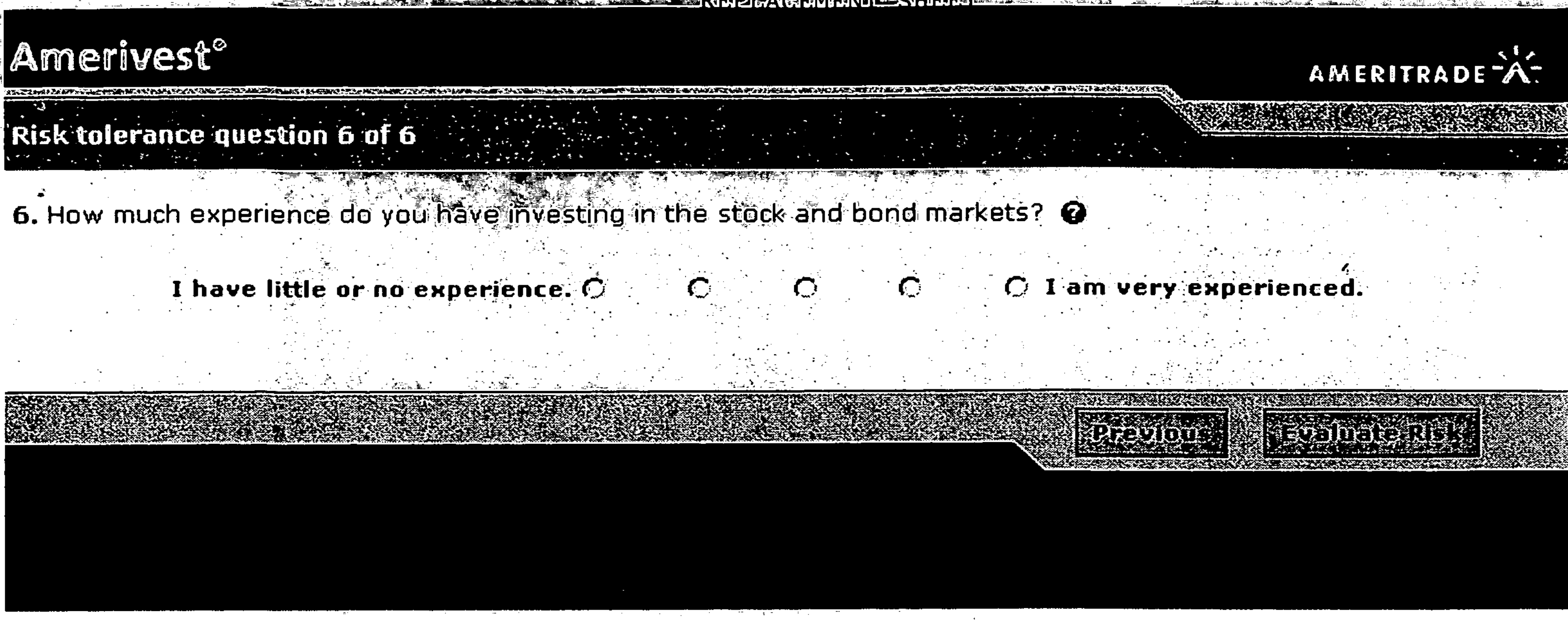

FIG. 4G

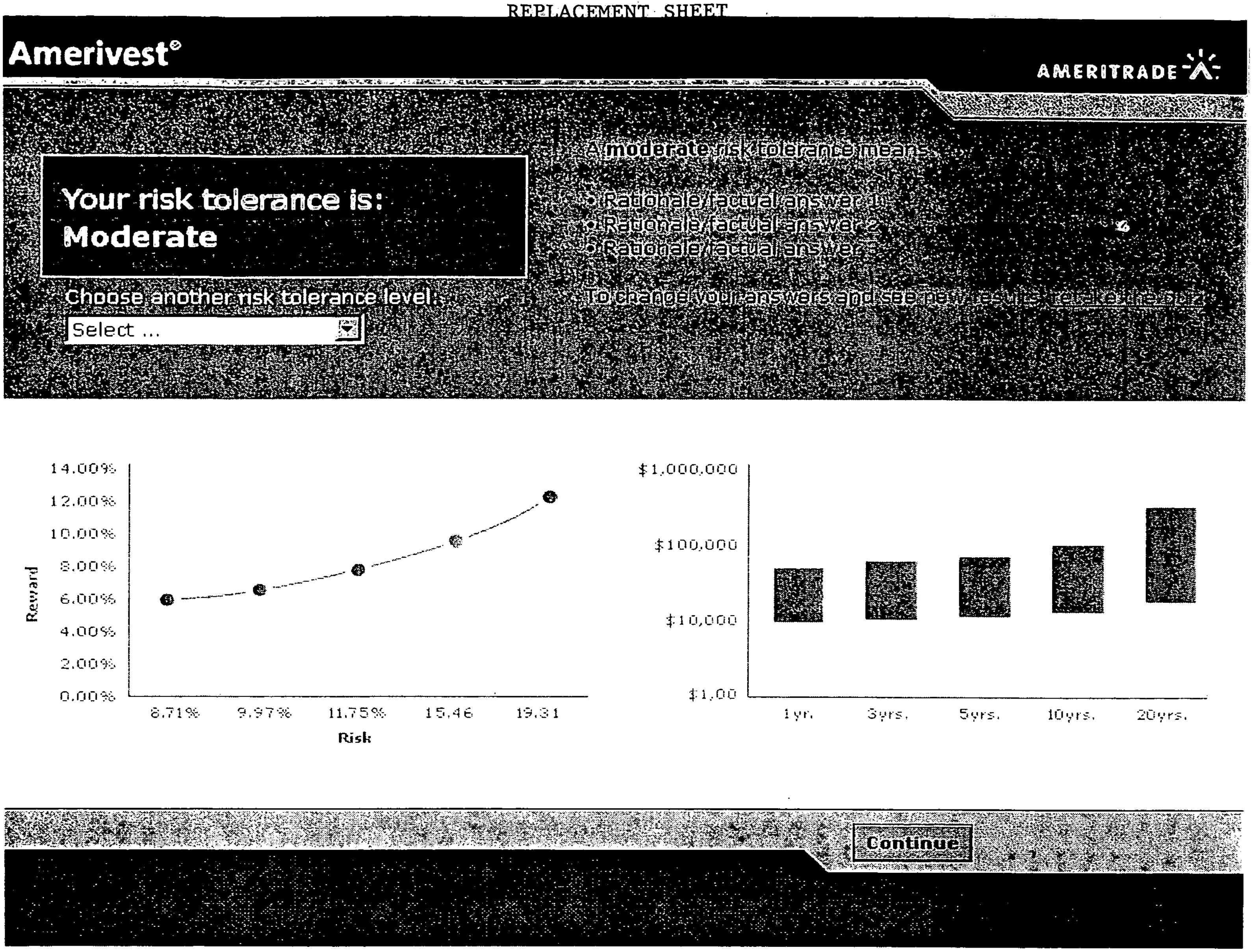
Amerivest®
AMERITRADE
Your risk tolerance is:
Moderate
A moderate risk tolerance means:
Rationale/factual answer 1
Rationale/factual answer 2
Rationale/factual answer 3
Choose another risk tolerance level:
Select ...
To change your answers and see new results
14.00%
12.00%
10.00%
8.00%
6.00%
4.00%
2.00%
0.00%
Reward
8.71%
9.97%
11.75%
15.46
19.31
Risk
$1,000,000
$100,000
$10,000
$1,00
1yr.
3yrs.
5yrs.
10yrs.
20yrs.
Continue

FIG. 4H

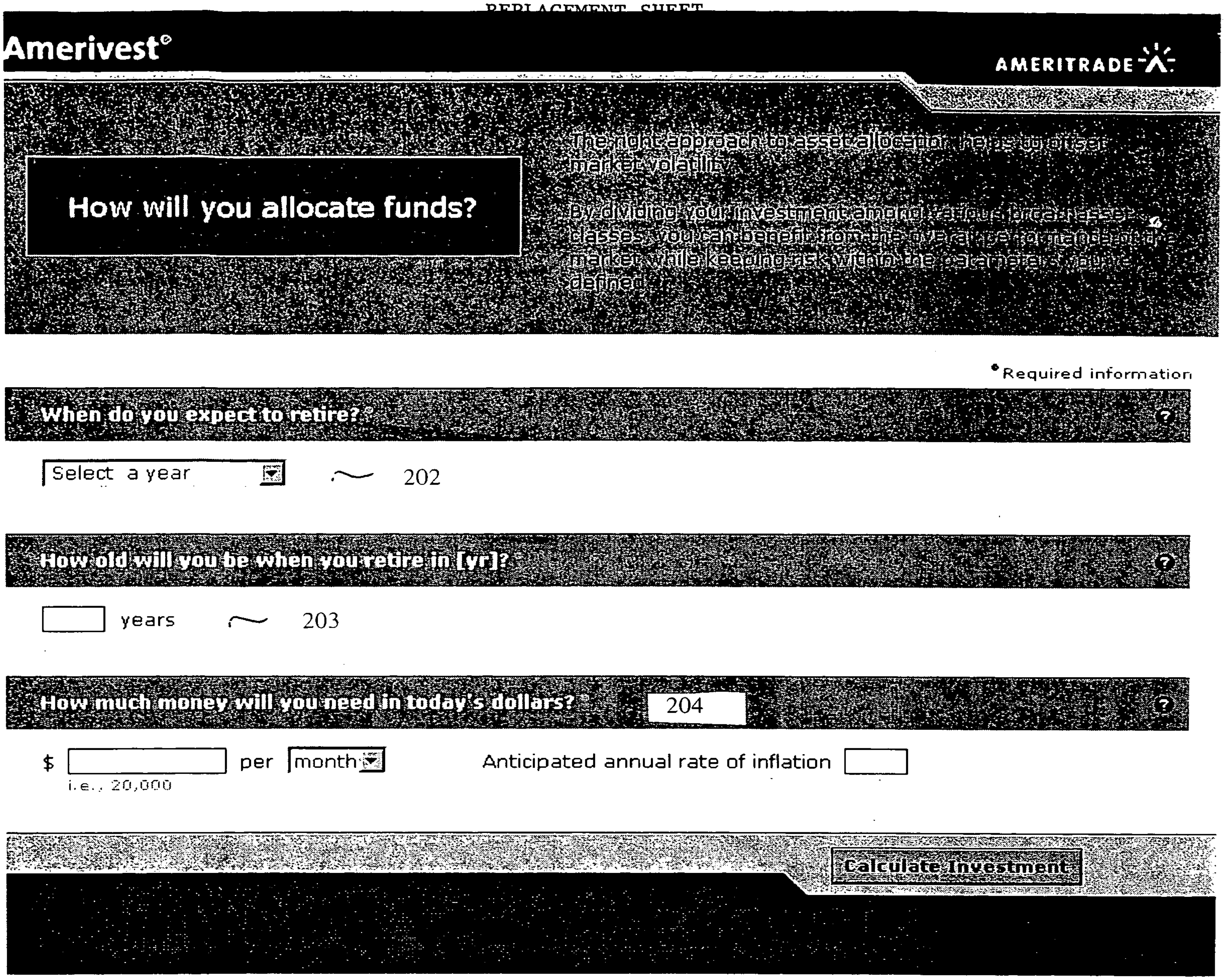
Amerivest®
AMERITRADE
How will you allocate funds?
The right approach to asset allocation helps to offset market volatility.
By dividing your investment among various broad asset classes, you can benefit from the overall performance of the market while keeping risk within the parameters you've defined.
Required information
When do you expect to retire?
Select a year
202
How old will you be when you retire in [yr]?
years
203
How much money will you need in today's dollars?
204
$
per
month
i.e., 20,000
Anticipated annual rate of inflation
Calculate Investment

FIG. 5

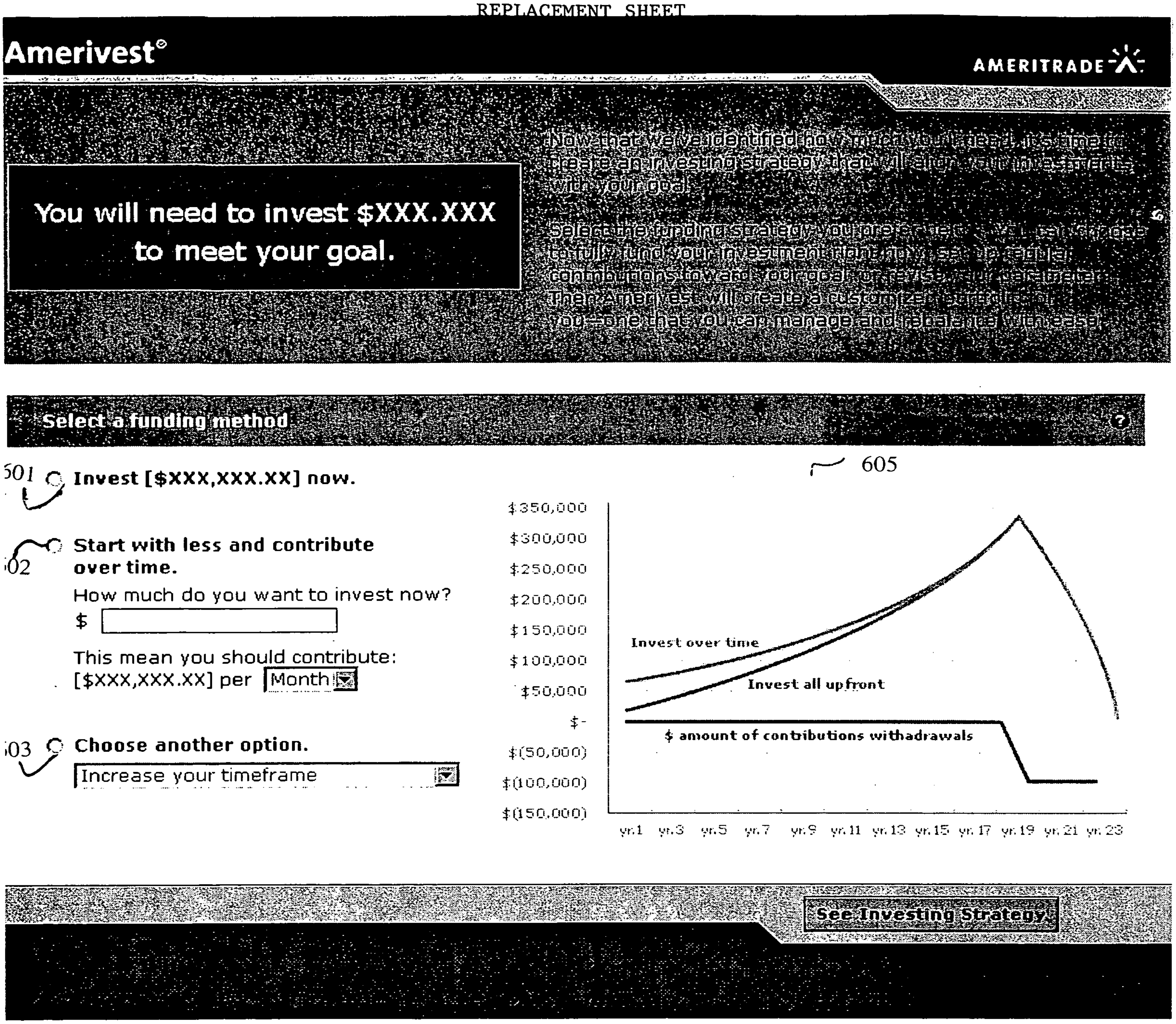
Amerivest®
AMERITRADE
You will need to invest $XXX.XXX to meet your goal.
Now that we've identified how much you'll need, it's time to create an investing strategy that will align your investments with your goal.
Select the funding strategy you prefer. You can choose to fully fund your investment right now, set up regular contributions toward your goal or revise your parameters. Then Amerivest will create a customized portfolio for you—one that you can manage and rebalance with ease.
Select a funding method
601
Invest [$XXX,XXX.XX] now.
602
Start with less and contribute over time.
How much do you want to invest now?
$
This mean you should contribute:
[$XXX,XXX.XX] per Month
603
Choose another option.
Increase your timeframe
605
$350,000
$300,000
$250,000
$200,000
$150,000
$100,000
$50,000
$-
$(50,000)
$(100,000)
$(150,000)
Invest over time
Invest all upfront
$ amount of contibutions withadrawals
yr.1 yr.3 yr.5 yr.7 yr.9 yr.11 yr.13 yr.15 yr.17 yr.19 yr.21 yr.23
See Investing Strategy

FIG. 6

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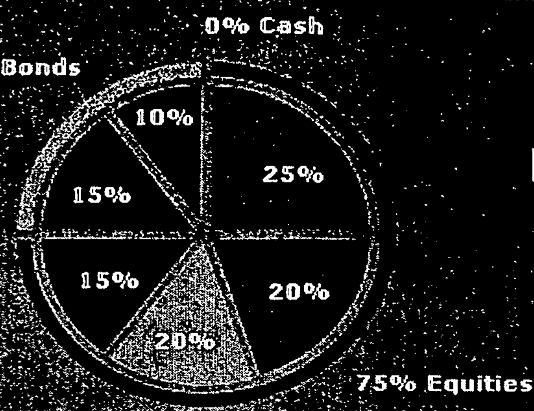
701

Recommended asset allocation for [goal name]



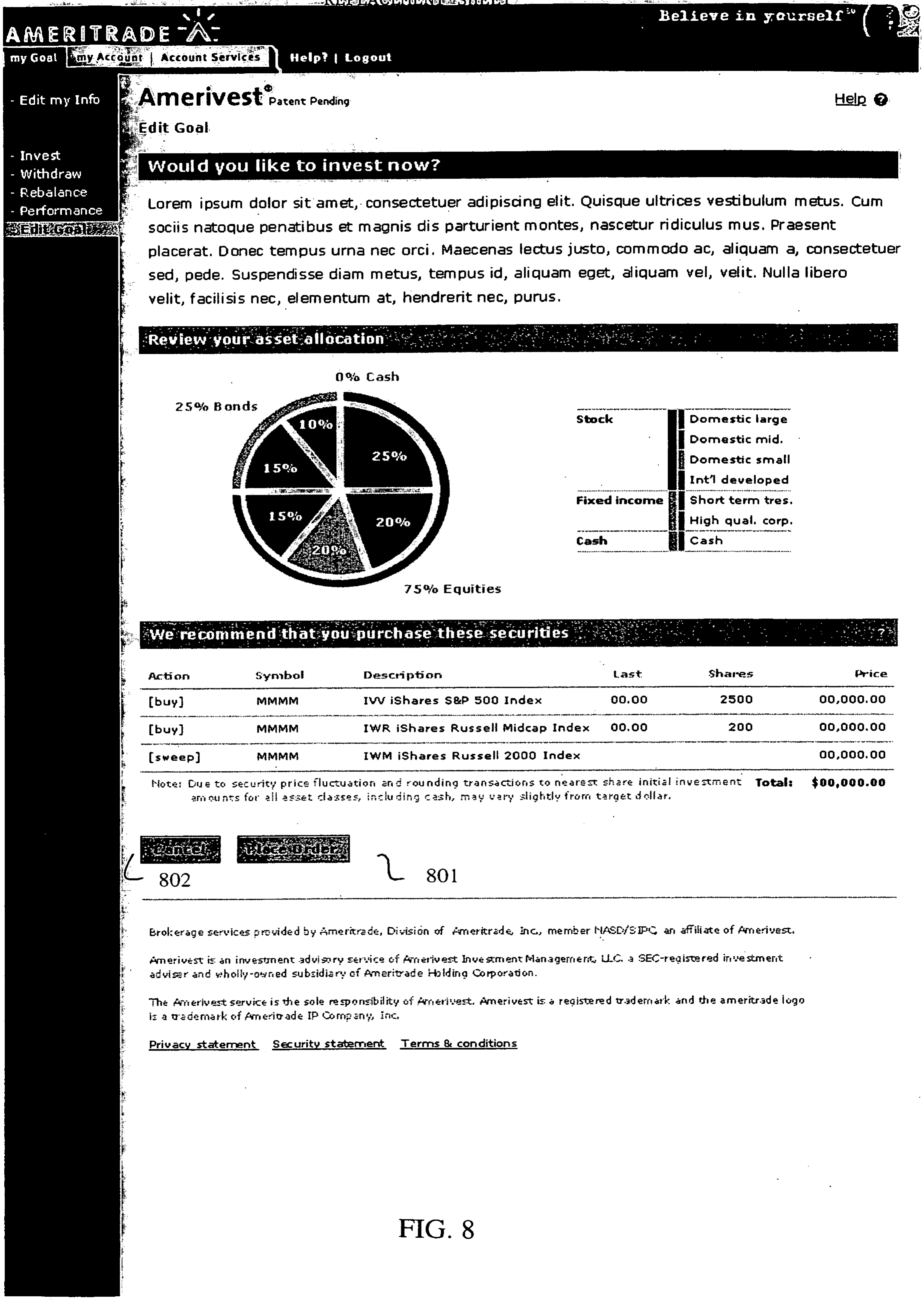
Asset allocation details: 702

Based on your goal, risk tolerance, and timeframe, we recommend that your initial investment of [$XXX] be distributed as shown. Feel free to edit the target figures and recalculate. Why is this allocation right for you?

Asset Class	Security	Symbol	Description	Target %	Target $
Stock	Domestic large	MMMM	IVV iShares S&P 500 Index	25	16,250
	Domestic mid.	MMMM	IWR iShares Russell Midcap Index	20	13,000
	Domestic small	MMMM	IWM iShares Russell 2000 (Small cap) Index	15	9,750
	Int'l developed	MMMM	EFA iShares Europe, Australasia, Far East Index	15	9,750
Fixed income	Short term tres.	MMMM	SHY iShares Lehman 1-3 (Short term) Gov't Index	15	9,750
	High qual. corp.	MMMM	LQD iShares Corporate Bond Index	10	6,500
Cash	Cash	MMMM	Amerivest Preferred Money Market	0	0
			Total:	**100%**	**$48766**

Cancel | Open Account

FIG. 7


AMERITRADE
Believe in yourself
my Goal
my Account | Account Services
Help? | Logout
- Edit my Info
- Invest
- Withdraw
- Rebalance
- Performance
- Edit Goal
Amerivest® Patent Pending
Help
Edit Goal
Would you like to invest now?
Lorem ipsum dolor sit amet, consectetuer adipiscing elit. Quisque ultrices vestibulum metus. Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus. Praesent placerat. Donec tempus urna nec orci. Maecenas lectus justo, commodo ac, aliquam a, consectetuer sed, pede. Suspendisse diam metus, tempus id, aliquam eget, aliquam vel, velit. Nulla libero velit, facilisis nec, elementum at, hendrerit nec, purus.
Review your asset allocation
0% Cash
25% Bonds
10%
25%
15%
15%
20%
20%
75% Equities
Stock
Domestic large
Domestic mid.
Domestic small
Int'l developed
Fixed income
Short term tres.
High qual. corp.
Cash
Cash
We recommend that you purchase these securities
?
Action | Symbol | Description | Last | Shares | Price
[buy] | MMMM | IVV iShares S&P 500 Index | 00.00 | 2500 | 00,000.00
[buy] | MMMM | IWR iShares Russell Midcap Index | 00.00 | 200 | 00,000.00
[sweep] | MMMM | IWM iShares Russell 2000 Index | | | 00,000.00
Note: Due to security price fluctuation and rounding transactions to nearest share initial investment amounts for all asset classes, including cash, may vary slightly from target dollar.
Total: $00,000.00
Cancel
Place Order
802
801
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The Amerivest service is the sole responsibility of Amerivest. Amerivest is a registered trademark and the ameritrade logo is a trademark of Ameritrade IP Company, Inc.
Privacy statement
Security statement
Terms & conditions

FIG. 8

AmeritradePlus

Switch Accounts | Go

My GOALS | My PORTFOLIO | My PLAN | My PERFORMANCE | My INBOX | My CLIENT SERVICES | Return to Plus site

My Goals

Return to "Execute Your Plan"

4

4. Execute Your Plan - Analyze Tax Consequences

Sell Recommendations

		Shares	Realized Gain/(Losses)	Short-Term Gain	Subject to Wash Sales?
☐	AOL	300	($6,312.45)	N/A	No
☐	VFINX	136	Click Here to Add Basis	N/A	N/A
☐	XLV	2100	$2,112.61 ⊞ Click to see Individual Lots	No	No
☐	CSCO	3100	$46,112.00 ⊞ Click to see Individual Lots	In Part	No
			$XX,XXX		

Buy Recommendations

You are not buying any funds that are subject to wash sales rules !!

Save & Continue

FIG. 9

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ITRADE.
g Corporation

Help Close Window

Amerivest : Execute Recommendation

800-xxx-xxxx

Step 4 of 4

Make sure that all previously submitted Amerivest orders have closed before placing new orders.

AMERITRADE

Ameritrade Trading Ticket

Verify Your Order

Action	Shares	ETF	Terms	Last Trade	Total
Buy	9	SHY iShares Lehman 1-3 Year Treasury Bond	Market	$55.25	$497.25
Buy	19	SPY SPDRs	Market	$37.29	$708.51
Buy	19	IWM iShares Russell 2000 Index	Market	$102.88	$1,954.72
Buy	9	EFA iShares MSCI EAFE Index Fund	Market	$22.32	$223.20
Buy	10	IYR iShares Dow Jones US Real Estate	Market	$78.92	$710.28
				Net Total	$4,093.96

These transactions will execute in your Ameritrade brokerage account number XXXXXXXXX when you click 'Place Order' below.

Do Not Place Orders | Place Orders

1001

Please review special margin requirements for certain securities.
Orders for OTCBB securities are subject to the Ameritrade OTCBB Securities Trading Rules.

In a fast-moving market, bid and ask prices may change rapidly and may not accurately reflect current conditions. We cannot guarantee prices on market orders. In addition, there is the risk that outages involving your access to the Internet or our own systems may interfere with your ability to access your online account. If you experience difficulties, please contact client services 24 hours a day, 7 days a week (excluding market holidays).

Exit

Email support@amerivestbypfn.com for help or to provide feedback

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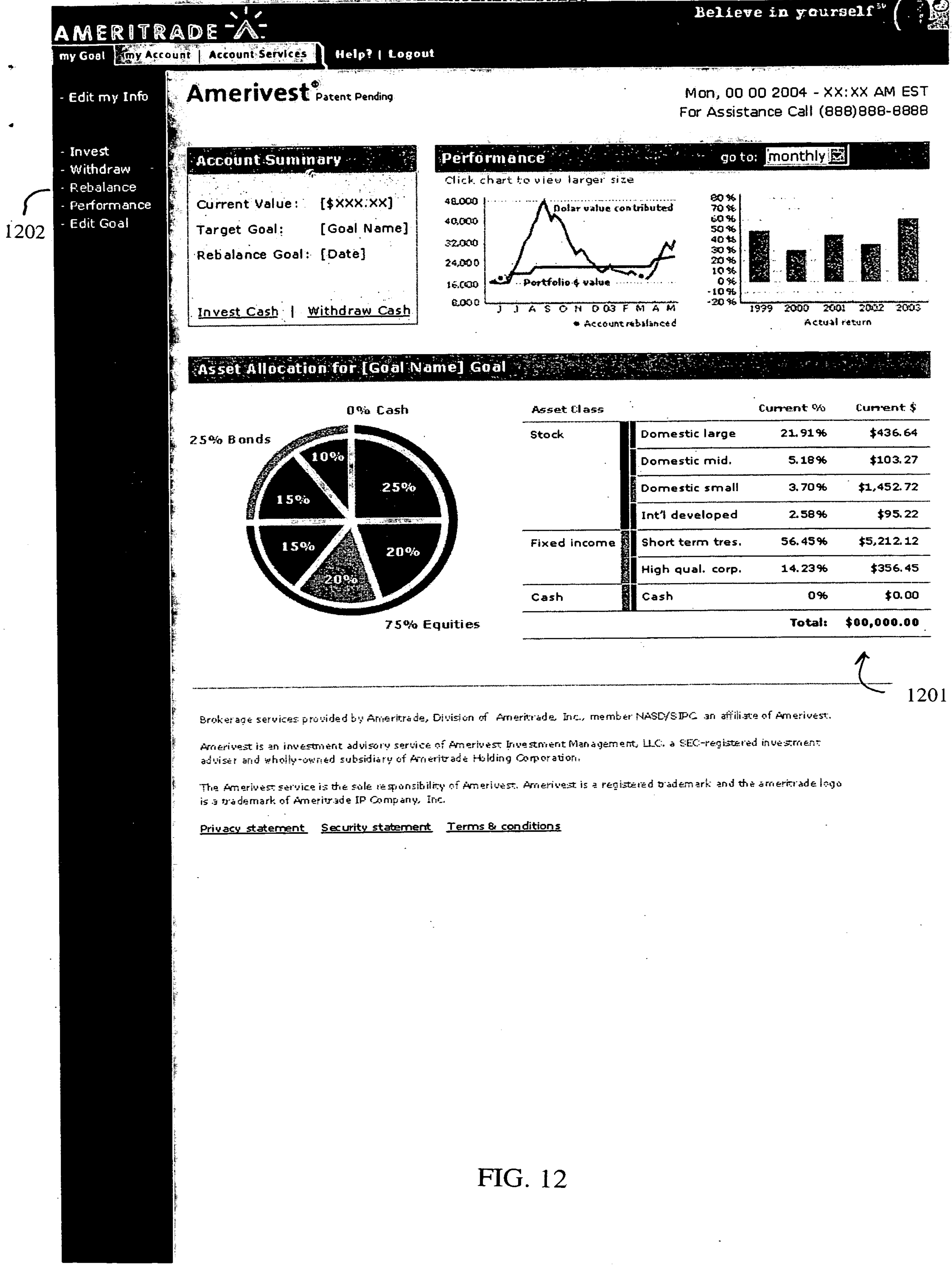
FIG. 10


AMERITRADE
Believe in yourself
my Goal
my Account | Account Services
Help? | Logout
- Edit my Info
- Invest
- Withdraw
- Rebalance
- Performance
- Edit Goal
1202
Amerivest® Patent Pending
Mon, 00 00 2004 - XX:XX AM EST
For Assistance Call (888)888-8888
Account Summary
Current Value: [$XXX:XX]
Target Goal: [Goal Name]
Rebalance Goal: [Date]
Invest Cash | Withdraw Cash
Performance
go to: monthly
Click chart to view larger size
48,000
40,000
32,000
24,000
16,000
8,000
Dolar value contributed
Portfolio value
J J A S O N D 03 F M A M
• Account rebalanced
80 %
70 %
60 %
50 %
40 %
30 %
20 %
10 %
0 %
-10 %
-20 %
1999 2000 2001 2002 2003
Actual return
Asset Allocation for [Goal Name] Goal
0% Cash
25% Bonds
10%
15%
25%
15%
20%
20%
75% Equities
Asset Class
Current %
Current $
Stock
Domestic large 21.91% $436.64
Domestic mid. 5.18% $103.27
Domestic small 3.70% $1,452.72
Int'l developed 2.58% $95.22
Fixed income
Short term tres. 56.45% $5,212.12
High qual. corp. 14.23% $356.45
Cash
Cash 0% $0.00
Total: $00,000.00
1201
Brokerage services provided by Ameritrade, Division of Ameritrade, Inc., member NASD/SIPC an affiliate of Amerivest.
Amerivest is an investment advisory service of Amerivest Investment Management, LLC. a SEC-registered investment adviser and wholly-owned subsidiary of Ameritrade Holding Corporation.
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Privacy statement
Security statement
Terms & conditions

FIG. 12

MERITRADE | Believe in yourself[SM]

Goal | myAccount | Account Services | Help? | Logout

Edit my Info

Invest
Withdraw
Rebalance
Performance
Edit Goal

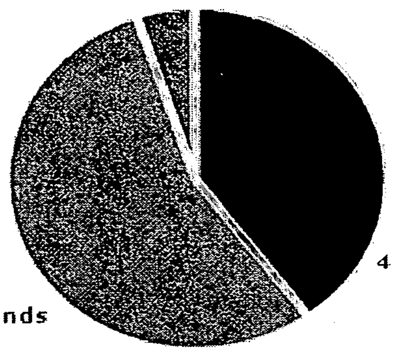
Amerivest® Patent Pending

Help

Withdraw Cash

Your Current Asset Allocation by Asset Class

Here's how your current positions are allocated by asset class.
Current portfolio value $10,006.73



Asset class	Symbol	Current %	Current $
Domestic Large Cap	VTI	21.91%	$436.64
Fixed income	AGG	5.18%	$103.27
Cash		3.70%	$1,452.72

Withdraw Cash

To withdraw cash simply enter the amount you'd like to withdraw and click "Recommended Transactions". If you would like to liquidate your account, click "Liquidate Assets". A new asset allocation will be generated showing the recommended transactions for cash withdrawal.

$ [ ] Recommended Transactions | Liquidate Assets

FIG. 19

AMERITRADE

Believe in yourself℠

my Goal | my Account | Account Services | Help? | Logout

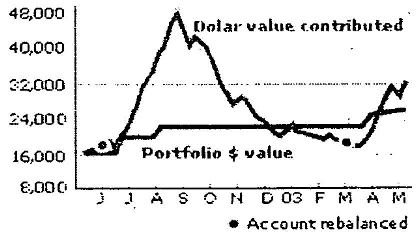
- Edit my Info
- Invest
- Withdraw
- Rebalance
- Performance
- Edit Goal

Amerivest® Patent Pending

Help

Your Portfolio Performance

This chart shows the value of your Amerivest portfolio and related information. Select the time horizon and comparison options you wish to view. Please take time to review how these values are calculated.



Time Horizon:

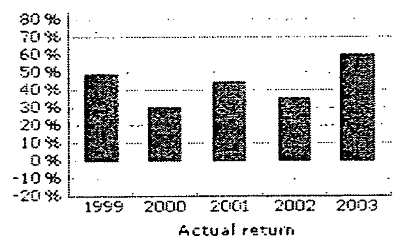
Since Inception

Redraw Chart

How Values are Calculated

Target Value is an educated guess at how well your portfolio may perform based on the historical performance of asset classes similar to those in your portfolio and forward looking estimates of economic factors. The actual performance of your investment will vary because of many factors and your investment may lose value. Portfolio Dollar Value is based on the value of your Amerivest holdings, but does not include dividends, interest or expenses. Dollar Value Contributed represents your initial Amerivest investment amount and money added or removed via the Amerivest Add Money and Rebalance pages. Performance for the Conservative, Moderate, Balanced, Growth or Aggressive Portfolio shows the approximate value of a hypothetical portfolio invested with the same amount of money in the Amerivest-recommended ETFs for that strategy and does not include dividends, interest or expenses. None of the values shown above reflect the impact of taxes. Please review important information for further details.

Here is the rate of return for your Amerivest portfolio and several comparison rates of return. Select the time horizon and comparison options you wish to view. Please take time to review how these rates of return are calculated.



Time Horizon:

Since Inception

Redraw Chart

How Rates of Return are Calculated

Target ROR is an educated guess at how well a hypothetical portfolio made up of asset classes similar to those in your portfolio may perform. Target ROR assumes that distributions (such as dividends and interest) are accumulated and reinvested at time of rebalance. Your actual ROR will vary because of many factors and your investment may lose value. Actual ROR is based on the change in value of your Amerivest holdings. Actual ROR does not include dividends, interest or expenses. S&P 500 ROR is based on the S&P 500 index and does not include dividends, interest or expenses. The comparison rates of return for Conservative, Moderate, Balanced, Growth or Aggressive Portfolios are based on a hypothetical investment in the Amerivest-recommended ETFs for that strategy and do not include dividends, interest or expenses. None of the rates of return shown above reflect the impact of taxes. Please review important information for further details.

FIG. 20

Back
